

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Case No. 20-21180-CMB

Diane M. Lavender fka Diane M. Marion

Chapter 13

Debtor(s).

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☐ a plan modification sought by: _____
- ☒ a motion to lift stay
as to creditor US. Bank National Association, not in its individual capacity but solely
as Trustee for Merrill Lynch First Franklin Mortgage Loan Trust, Mortgage
- ☐ Other: Loan Asset-Backed Certificates, Series 2007-2

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☐ Chapter 13 Plan dated _____
- ☐ Amended Chapter 13 Plan dated _____

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Debtor(s) Plan payments shall be changed from \$ 1,030.00 to
\$ 1,293.00 per Month, effective 10-1-2023; and/or the Plan
term shall be changed from months to months.

☒ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.

☐ Debtor(s) shall file and serve _____ on or before _____.

☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.

☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.

☒ Other: US Bank NA CL #4 governs following all NMPC of record

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 28th day of September, 2023

Dated: 9/28/2027


United States Bankruptcy Judge **dmk**

Stipulated by:

Franklin L. Robinson, Jr., /s/
Counsel to Debtor

Stipulated by:

Owen Katz /s/
Counsel to Chapter 13 Trustee

Stipulated by:


Roger Fay /s/
Counsel to affected creditor - *Roger Fay, Esq.*

FILED
9/28/23 9:25 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

cc: All Parties in Interest to be served by Clerk

In re:
Diane M. Lavender
Debtor

Case No. 20-21180-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Sep 28, 2023

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2023:

Recip ID	Recipient Name and Address
db	+ Diane M. Lavender, 1040 Universal Road, Pittsburgh, PA 15235-3859
15226625	+ COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477 address filed with court; Collection Service Cen, P.O. Box 14931, Pittsburgh, PA 15234
15226629	+ Deca Financial Services, 12175 Visionary Way, Fishers, IN 46038-3069
15226630	+ Dollar Bank, 2700 Liberty Avenue, Pittsburgh, PA 15222-4700
15226634	+ Lamont Hanley & Associates, 1138 Elm Street, Manchester, NH 03101-1531
15226639	+ Professional Account Management In., P.O. BOX 391, Milwaukee, WI 53201-0391
15226640	+ The Wilksburgh Penn Joint Water Author, 2200 Robinson Blvd, Pittsburgh, PA 15221-1193
15226641	+ Trident Asset Management, 5755 N. Point Pkwy, Suite 12, Alpharetta, GA 30022-1136
15226644	+ Wilksburgh-Penn Joint Water Authority, 2200 Robinson Blvd, Wilksburgh, PA 15221-1193

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: RASEBN@raslg.com	Sep 29 2023 01:11:00	U.S. Bank National Association,, Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
15226622	+ Email/Text: EBNProcessing@afni.com	Sep 29 2023 01:14:00	AFNI, Inc., 404 Brock Drive, Bloomington, IL 61701-2654
15226623	Email/Text: creditcardbkcorrespondence@bofa.com	Sep 29 2023 01:10:00	Bank Of America, 4161 Piedmont Pkwy, Greensboro, NC 27410
15226624	+ Email/Text: bankruptcy@clearviewfcu.org	Sep 29 2023 01:13:00	Clearview Federal Cu, 8805 University Blvd, Moon Township, PA 15108-4212
15226626	+ Email/Text: bankruptcy@firstenergycorp.com	Sep 29 2023 01:13:00	Collection Service Cen, 839 5th Ave, New Kensington, PA 15068-6303
15226627	+ Email/Text: commonwealth@ebn.phinsolutions.com	Sep 29 2023 01:11:00	Commonwealth Financial Systems, 245 Main Street, Dickson City, PA 18519-1641
15226686	+ Email/Text: ebnnotifications@creditacceptance.com	Sep 29 2023 01:10:00	Credit Acceptance, 25505 W 12 Mile Rd, Ste 3000, Southfield MI 48034-8331
15250733	+ Email/Text: kbarkley@bernsteinlaw.com	Sep 29 2023 01:14:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15226631	+ Email/Text: kbarkley@bernsteinlaw.com	Sep 29 2023 01:14:00	Duquesne Light Company, Payment Processing Center, Pittsburgh, PA 15267-0001
15226633	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Sep 29 2023 01:26:42	First Premier, 601 S. Minnesota Ave, Suite 208,

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Sep 28, 2023

Form ID: pdf900

Total Noticed: 32

15236411	Email/PDF: resurgentbknotifications@resurgent.com	Sep 29 2023 03:14:58	Sioux Falls, SD 57104-4824 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15226635	+ Email/Text: bankruptcydepartment@tsico.com	Sep 29 2023 01:14:00	NCO Fin/99, P.O. Box 15636, Wilmington, DE 19850-5636
15226638	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 29 2023 01:26:02	Portfolio Recovery Associates, LLC, Riverside Commerce Center, 120 Corporate Blvd., Ste 100, Norfolk, VA 23502
15307677	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 29 2023 01:13:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
15226636	^ MEBN	Sep 29 2023 00:58:18	People Gas, PO BOX 644760, Pittsburgh, PA 15264-4760
15226637	^ MEBN	Sep 29 2023 00:58:21	Peoples Natural Gas, P.O. Box 644760, Pittsburgh, PA 15264-4760
15230282	+ Email/Text: ebnpeoples@grblaw.com	Sep 29 2023 01:11:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15236234	+ Email/Text: nsm_bk_notices@mrcooper.com	Sep 29 2023 01:11:00	U.S. Bank National Association, ATTN: Bankruptcy Dept, PO Box 619096, Dallas, TX 75261-9096
15240413	Email/Text: BNCnotices@dcmsservices.com	Sep 29 2023 01:12:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15240414	Email/Text: BNCnotices@dcmsservices.com	Sep 29 2023 01:12:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15226642	+ Email/Text: EBankruptcy@UCFS.NET	Sep 29 2023 01:14:00	United Consumer Financial, 865 Bassett Road, Weatlake, OH 44145-1194
15226643	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Sep 29 2023 01:10:00	Verizon, 500 Technology Drive, Suite 300, Weldon Spring, MO 63304-2225
15247779	Email/PDF: ebn_ais@aisinfo.com	Sep 29 2023 01:48:15	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
cr		U.S. Bank National Association, et al ...
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15230380	*+	AFNI, Inc., 404 Brock Drive, Bloomington, IL 61701-2654
15230381	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank Of America, 4161 Piedmont Pkwy, Greensboro, NC 27410
15230383	*P++	COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477, address filed with court:, Collection Service Cen, P.O. Box 14931, Pittsburgh, PA 15234
15230382	*+	Clearview Federal Cu, 8805 University Blvd, Moon Township, PA 15108-4212
15230384	*+	Collection Service Cen, 839 5th Ave, New Kensington, PA 15068-6303
15226628	*+	Commonwealth Financial Systems, 245 Main Street, Dickson City, PA 18519-1641
15230385	*+	Commonwealth Financial Systems, 245 Main Street, Dickson City, PA 18519-1641
15230386	*+	Deca Financial Services, 12175 Visionary Way, Fishers, IN 46038-3069
15230387	*+	Dollar Bank, 2700 Liberty Avenue, Pittsburgh, PA 15222-4700
15230388	*+	Duquesne Light Company, Payment Processing Center, Pittsburgh, PA 15267-0001
15230389	*+	Escallate LLC, 5200 Stoneham Road, Suite 200, North Canton, OH 44720-1584
15230390	*+	First Premier, 601 S. Minnesota Ave, Suite 208, Sioux Falls, SD 57104-4824
15230391	*+	Lamont Hanley & Associates, 1138 Elm Street, Manchester, NH 03101-1531

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Sep 28, 2023

Form ID: pdf900

Total Noticed: 32

15230392	*+	NCO Fin/99, P.O. Box 15636, Wilmington, DE 19850-5636
15230395	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Associates, LLC, Riverside Commerce Center, 120 Corporate Blvd., Ste 100, Norfolk, VA 23502
15230393	*+	People Gas, PO BOX 644760, Pittsburgh, PA 15264-4760
15230394	*+	Peoples Natural Gas, P.O. Box 644760, Pittsburgh, PA 15264-4760
15230396	*+	Professional Account Management In., P.O. BOX 391, Milwaukee, WI 53201-0391
15230397	*+	The Wilkinsburgh Penn Joint Water Author, 2200 Robinson Blvd, Pittsburgh, PA 15221-1193
15230398	*+	Trident Asset Management, 5755 N. Point Pkwy, Suite 12, Alpharetta, GA 30022-1136
15230399	*+	United Consumer Financial, 865 Bassett Road, Weatlake, OH 44145-1194
15230400	*+	Verizon, 500 Technology Drive, Suite 300, Weldon Spring, MO 63304-2225
15230401	*+	Wilkinsburg-Penn Joint Water Authority, 2200 Robinson Blvd, Wilkinsburg, PA 15221-1193
15226632	###	Escallate LLC, 5200 Stoneham Road, Suite 200, North Canton, OH 44720-1584

TOTAL: 2 Undeliverable, 25 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 28, 2023 at the address(es) listed below:

Name	Email Address
Bernadette Irace	on behalf of Creditor U.S. Bank National Association birace@milsteadlaw.com, bkecf@milsteadlaw.com
Brian Nicholas	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor U.S. Bank National Association et al ... bnicholas@kmlawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor U.S. Bank National Association bkecf@friedmanvartolo.com, cwohrlab@ecf.courtdrive.com
Christopher A. DeNardo	on behalf of Creditor U.S. Bank National Association logsecf@logs.com
David Neeren	on behalf of Creditor U.S. Bank National Association dneeren@rasnj.com
Denise Carlon	on behalf of Creditor U.S. Bank National Association et al ... dcarlon@kmlawgroup.com
Franklin L. Robinson, Jr.	on behalf of Debtor Diane M. Lavender frobi69704@aol.com flrlegal@excite.com;robinsonfr66530@notify.bestcase.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Lorraine Gazzara Doyle	on behalf of Creditor U.S. Bank National Association ldoyle@squirelaw.com, logsecf@logs.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Roger Fay	

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Sep 28, 2023

Form ID: pdf900

Total Noticed: 32

on behalf of Creditor U.S. Bank National Association rfay@milsteadlaw.com, bkecf@milsteadlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 14